

Information to identify the case:

Debtor 1	Darren Antola	Social Security number or ITIN	xxx-xx-0124
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-31076-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Darren Antola

2/3/17

By the court: Vincent E. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Darren Antola
 Debtor

Case No. 16-31076-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db	+Darren Antola, C47 Woodside rd., Roselle Park, NJ 07204-1009
516481556	Department Stores National Bank, PO Box 3909905, Minneapolis, MN 55439
516481560	+Horizon, PO Box 10193, Newark, NJ 07101-3117
516481555	+NJ Med PA, 240 Williamson Street, Elizabeth NJ 07202-3673
516481561	+Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
516481562	+Pluese, Becker & Saltzman LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
516481553	+Ray Brown Jr. Services LLC, 210 High Street, Hackettstown, NJ 07840-1941
516481559	+Ronald C. Bonadies, 351 Oakwood Ave., Kenilworth, NJ 07033-2038
516481552	+Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
516489534	+Township of Phillipsburg, 675 Corliss Ave, Phillipsburg, NJ 08865-1698

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Feb 03 2017 23:37:58	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 03 2017 23:37:55	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516481558	+EDI: BANKAMER.COM Feb 03 2017 23:13:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
516481557	+EDI: RCSFNBMARIN.COM Feb 03 2017 23:13:00	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
516481554	+EDI: PRA.COM Feb 03 2017 23:13:00	Portfolio Recovery Services LLC, 120 Corporate Blvd., Norfolk, VA 23502-4952

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516492006*	+Bank of America, PO Box 15019, Wilmington, DE 19886-5019
516492005*	+Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
516492004*	Department Stores National Bank, PO Box 3909905, Minneapolis, MN 55439
516492008*	+Horizon, PO Box 10193, Newark, NJ 07101-3117
516492003*	+NJ Med PA, 240 Williamson Street, Elizabeth NJ 07202-3673
516492009*	+Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
516492010*	+Pluese, Becker & Saltzman LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
516492002*	+Portfolio Recovery Services LLC, 120 Corporate Blvd., Norfolk, VA 23502-4952
516492001*	+Ray Brown Jr. Services LLC, 210 High Street, Hackettstown, NJ 07840-1941
516492007*	+Ronald C. Bonadies, 351 Oakwood Ave., Kenilworth, NJ 07033-2038
516492000*	+Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Alfred V. Gellene	on behalf of Debtor Darren Antola	algellene@gmail.com
Denise E. Carlson	on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for the certificateholders of the First Franklin Mortgage Loan Trust 2005-FF8, Mortgage Pass-Through Certificates, Series 2005-FF8	dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin	jlubetkin@rltlawfirm.com, NJ57@ecfbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com

TOTAL: 4